

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

**IN RE:**

**FERNANDO EFRAIN MOTTA CEREZO  
DEBTOR(S)**

**CASE NO. 10-03247**

**CHAPTER 7**

**INFORMATIVE MOTION  
(AMENDED SCHEDULES A, B, C, F, I & J)**

**TO THE HONORABLE COURT:**

Come now(s) Debtor(s), represented by the undersigned attorney, and represents as follows:

1. Debtor(s) inform(s) of the separate filing of the foregoing documents pursuant to Rule 1009:
  - a. Amended Schedule A: to add information of the description of the property.
  - b. Amended Schedule B: to delete debtor's retirement paid from item #3, disclose the cash value of debtor's on mature life insurance policy(item 9) and to revise the value of debtor's heritance interest as per the appraisal provided. Also, to revise the current value of the vehicle.
  - c. Schedule B (Item 12) and Schedule I: to delete spouse's supplemental income from the US Military Retirement System, as it becomes payable only after the death of the hearing petitioner debtor.
  - d. Amended Schedule C: to readjust the exemptions taken in light of the foregoing schedules' amendments.
  - e. Amended Schedule F: to correct the nature of Western Bank's claim, account number 1998.

f. Amended Schedule J: to adjust medical and dental expenses and the monthly net income.

**WHEREFORE** applicant(s) pray(s) from this Honorable Court to take notice of the amended schedules.

**RESPECTFULLY SUBMITTED.**

**WHEREFORE**, the petitioning Creditor pray(s) from this Honorable Court to take notice of the aforementioned and allow the filing of the documents attached hereto.

**NOTICE:** Within ten (10) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which will send a notification of such filing to all C/MECF participants in this case, including: Chapter 7 Trustee, and to the Assistant U.S. Trustee. Furthermore, I hereby certify that I mailed this document by First Class Mail postage prepaid to the non CM/ECF participants included in the attached master address list.

**RESPECTFULLY SUBMITTED.**

In San Juan, Puerto Rico, April 26, 2010.

s/JOSE L. JIMENEZ QUINONES

José L. Jiménez Quiñones, Esq.

USDCPR 203808

268 AVE. PONCE DE LEON

Suite 1118

San Juan, P.R. 00918-2007

TEL: 787-282-9009

FAX: 1 (866) 326-9416 & 787-282-2009

jljimenez11@gmail.com

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Case No. 10-03247-7

Debtor(s)

(If known)

**AMENDED SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
PRINCIPAL PROPERTY LOCATED IN CALLE FLAMBOYAN #11 VILLA CAPARRA, GUAYNABO, PR. CONSISTING OF TWO LEVELS, WITH 3 BEDROOMS AND 3 BATHROOMS, 2,680 SQ.FT. LIVING AREA AND 854 SQ. MTS. SITE AREA. DEBTOR USED THE LOWER LEVEL AS HIS BUSINESS OFFICE.		J	610,000.00	913,000.00
TOTAL			610,000.00	

(Report also on Summary of Schedules)

IN RE **MOTTA CEREZO, FERNANDO EFRAIN**

Debtor(s)

Case No. **10-03247-7**

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>CASH ON HAND</b>	<b>J</b>	<b>25.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BANK ACCOUNT AT WESTERN BANK (9197). ESTIMATED AMOUNT, NOT VERIFIED.</b>		<b>5,857.72</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>AAA - DEPOSIT WATER &amp; SEWAGE SERVICES</b>	<b>J</b>	<b>50.00</b>
		<b>AEE - DEPOSIT POWER &amp; ELECTRIC SERVICES</b>	<b>J</b>	<b>100.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>FURNITURE, APPLIANCES, ELECTRONIC EQUIPMENT (INCLUDING PC, COPIER AND FAX) AT CURRENT SALE PRICE IN LIQUIDATION SCENARIO. ESTIMATED AMOUNT, NOT VERIFIED</b>		<b>8,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>CLOTHING. ESTIMATED AMOUNT, NOT VERIFIED.</b>		<b>600.00</b>
7. Furs and jewelry.		<b>JEWELRY. ESTIMATED AMOUNT, NOT VERIFIED</b>		<b>500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>HANDGUN SMITH &amp; WESSON MODEL 12</b>	<b>H</b>	<b>200.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>PRIVATE DISABILITY INSURANCE BENEFITS - Debtor receives \$3,000 per month until age 65. Actually, he is 62.50 years old. Provider is Metropolitan Life Insurance Co. as Administrator for Commonwealth Annuity and Life Insurance Co. and First Allmerica Financial Life Insurance Co. - Policy No. SO64088600 . Disability Benefits Claim No. 120807303284.</b>	<b>H</b>	<b>90,000.00</b>
		<b>UNMATURED LIFE INSURANCE POLICY OF DEBTOR. PROVIDER IS PHOENIX LIFE INSURANCE CO.</b>		<b>15,341.80</b>
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Case No. 10-03247-7

Debtor(s)

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NON E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>HUSBANDS MILITARY RETIREMENT PAY PER MONTH (\$410 ). LISTED FOR DISCLOSURE PURPOSES ONLY AS IT IS EXEMPTED FROM THE ESTATE.</b>	<b>H</b>	<b>unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		<b>INHERITANCE, PROPERTY LOCATED IN BO. SAN ANTONIO CARR 459 KM 9.2 AGUADILLA 3,067.87 SQ. ESTIMATED VALUE OF PROPERTY:\$192,000 MORTGAGE AND LIEN BALANCE: \$0 SURVIVING SPOUSE: 1 HEIRS INCLUDING DEBTOR: 3 PLUS WIDOW'S USUFRUCT (ADD 1)</b>	<b>C</b>	<b>24,000.00</b>
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 TOYOTA SEQUOIA. ESTIMATED, NOT VERIFIED.</b>		<b>10,410.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Debtor(s)

Case No. 10-03247-7

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	X	PUDDLE BREED DOG. ESTIMATED AMOUNT, NOT VERIFIED		500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<b>TOTAL</b>				<b>155,584.52</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Case No. 10-03247-7

Debtor(s)

(If known)

**AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. \*

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
FURNITURE, APPLIANCES, ELECTRONIC EQUIPMENT (INCLUDING PC, COPIER AND FAX) AT CURRENT SALE PRICE IN LIQUIDATION SCENARIO. ESTIMATED AMOUNT, NOT VERIFIED	11 USC § 522(d)(3)	8,000.00	8,000.00
CLOTHING. ESTIMATED AMOUNT, NOT VERIFIED.	11 USC § 522(d)(3)	600.00	600.00
JEWELRY. ESTIMATED AMOUNT, NOT VERIFIED	11 USC § 522(d)(4)	500.00	500.00
HANDGUN SMITH & WESSON MODEL 12	11 USC § 522(d)(3)	200.00	200.00
PRIVATE DISABILITY INSURANCE BENEFITS - Debtor receives \$3,000 per month until age 65. Actually, he is 62.50 years old. Provider is Metropolitan Life Insurance Co. as Administrator for Commonwealth Annuity and Life Insurance Co. and First Allmerica Financial Life Insurance Co. - Policy No. SO64088600 . Disability Benefits Claim No. 120807303284.	11 USC § 522(d)(10)(C)	90,000.00	90,000.00
UNMATURED LIFE INSURANCE POLICY OF DEBTOR. PROVIDER IS PHOENIX LIFE INSURANCE CO.	11 USC § 522(d)(8)	11,525.00	15,341.80
HUSBANDS MILITARY RETIREMENT PAY PER MONTH (\$410 ). LISTED FOR DISCLOSURE PURPOSES ONLY AS IT IS EXEMPTED FROM THE ESTATE.	11 USC § 522(d)(12)	100%	unknown
INHERITANCE, PROPERTY LOCATED IN BO. SAN ANTONIO CARR 459 KM 9.2 AGUADILLA 3,067.87 SQ. ESTIMATED VALUE OF PROPERTY: \$192,000	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,150.00 10,825.00	24,000.00
MORTGAGE AND LIEN BALANCE: \$0 SURVIVING SPOUSE: 1 HEIRS INCLUDING DEBTOR: 3 PLUS WIDOW'S USUFRUCT (ADD 1)			
2003 TOYOTA SEQUOIA. ESTIMATED, NOT VERIFIED.	11 USC § 522(d)(2)	3,450.00	10,410.00
PUDDLE BREED DOG. ESTIMATED AMOUNT, NOT VERIFIED	11 USC § 522(d)(3)	500.00	500.00

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.



IN RE **MOTTA CEREZO, FERNANDO EFRAIN**

Debtor(s)

Case No. **10-03247-7**

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4006 AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998		CREDIT CARD, ORIGINATED ON 09/1991, LAST USED 10/2009				7,696.00
ACCOUNT NO. AMERICAN EXPRESS PO BOX 1270 WEWARK, NJ 07101-1270		Assignee or other notification for: AMERICAN EXPRESS				
ACCOUNT NO. 3002 AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998		CREDIT CARD, ORIGINATED ON 12/1991, LAST USED 09/2009				15.00
ACCOUNT NO. 2673 AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998		CREDIT CARD, ORIGINATED ON 09/1991, LAST DUE 08/2009				1,358.00
Subtotal (Total of this page)						\$ 9,069.00
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

3 continuation sheets attached

IN RE **MOTTA CEREZO, FERNANDO EFRAIN**Case No. **10-03247-7**

Debtor(s)

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7915</b> <b>BULLET RIGHT O TARGET</b> <b>BULLET LINE, LLC</b> <b>PO BOX 644429</b> <b>PITTSBURGH, PA 15264-4429</b>		<b>CREDIT LINE OVER PRODUCTS</b>				<b>400.75</b>
ACCOUNT NO. <b>2814</b> <b>CHASE</b> <b>LEGAL DEPT</b> <b>PO BOX 15902</b> <b>WILMINGTON, DE 19850-5902</b>		<b>CREDIT CARD, ORIGINATED ON 09/2006, LAST USED 09/2009</b>				<b>80.00</b>
ACCOUNT NO. <b>4224</b> <b>FEDEX</b> <b>PO BOX 371461</b> <b>PITTSBURG, PA 15250-7461</b>		<b>POSTAL SERVICES</b>				<b>560.00</b>
ACCOUNT NO. <b>3611</b> <b>FIRST LEASING &amp; RENTAL CORP</b> <b>876 AVE. MUÑOZ RIVERA</b> <b>SAN JUAN, PR 00908</b>		<b>AUTO LEASE OVER TOYOTA CAMRY 2007, ORIGINATED ON 02/2007, \$595 MO, MD 02/2012</b>				<b>17,700.00</b>
ACCOUNT NO. <b>FIRST BANK DE PUERTO RICO</b> <b>PO BOX 19327</b> <b>SAN JUAN, PR 00910</b>		<b>Assignee or other notification for: FIRST LEASING &amp; RENTAL CORP</b>				
ACCOUNT NO. <b>6920</b> <b>HIT PROMOTIONAL PRODUCTS, INC</b> <b>PO BOX 10200</b> <b>ST. PETERBURG, FL 33733</b>		<b>CREDITLINE OVER PROMOTIONAL PRODUCTS</b>				<b>4,591.00</b>
ACCOUNT NO. <b>1720</b> <b>RG PREMIER BANK</b> <b>PO BOX 2510</b> <b>GUAYNABO, PR 00970-2510</b>		<b>COMMERCIAL LOAN ORIGINATED ON 04/2002</b>				<b>46,531.63</b>

Sheet no. **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **69,863.38**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Case No. 10-03247-7

Debtor(s)

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1141 SCOTIABANK DE PR P.O. BOX 362230 SAN JUAN, PR 00936-2230		CREDIT CARD, ORIGINATED ON 06/2000, LAST USED 09/2009				7,152.00
ACCOUNT NO. 0354 SEARS CARD SERVICE CENTER P.O. BOX 6276 SIOUX FALLS, SD 57117-6276		CREDIT CARD, ORIGINATED ON 04/1969, LAST USED 05/2009				5,575.00
ACCOUNT NO. 6309 US BANK P.O. BOX 790408 ST. LOUIS, MO 63179-0408		CREDIT CARD, ORIGINATED ON 06/2009, LAST USED 11/2009				7,803.00
ACCOUNT NO. US BANK P.O. BOX 795 MARSHALL, MN 56258		Assignee or other notification for: US BANK				
ACCOUNT NO. US BANK P.O. BOX 6333 FARGO, ND 58125-6333		Assignee or other notification for: US BANK				
ACCOUNT NO. 3457 VITRONIC PROMOTIONAL GROUP 4680 PARK WAY DRIVE SUITE 200 MASON, OH 45040		CREDIT LINE OVER PROMOTIONAL PRODUCTS				4,295.00
ACCOUNT NO. LC FINANCIAL, LLC INTERNATIONAL ASS COMMERCIAL COLLECTORS P.O BOX 9248 VAN NUYS, CA 91409		Assignee or other notification for: VITRONIC PROMOTIONAL GROUP				

Sheet no. 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **24,825.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE MOTTA CEREZO, FERNANDO EFRAIN

Case No. 10-03247-7

Debtor(s)

(If known)

**AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8531 WELLS FARGO BUSINESS LINE MASTER CARD P.O. BOX 54349 LOS ANGELES, CA 90054-0349		CREDIT CARD, LAST USED 04/2009				71,478.00
ACCOUNT NO. 5161 WELLS FARGO BUSINESS LINE VISA P.O. BOX 54349 LOS ANGELES, CA 90054-0349		CREDIT CARD, LAST USED 08/2008				23,331.00
ACCOUNT NO. 9197 WESTERN BANK P.O. BOX 1180 MAYAGUEZ, PR 00681-1180		CREDIT LINE, ORIGINATED ON 10/2004				15,521.00
ACCOUNT NO. WESTERN BANK 269 AVE. PONCE DE LEON HATO REY, PR 00917		Assignee or other notification for: WESTERN BANK				
ACCOUNT NO. 1998 WESTERN BANK P.O. BOX 430 MAYAGUEZ, PR 00681-0430		PERSONAL LOAN, ORIGINATED ON 09/2005.				2,032.00
ACCOUNT NO. WESTERN BANK 269 AVE. PONCE DE LEON HATO REY, PR 00917		Assignee or other notification for: WESTERN BANK				
ACCOUNT NO.						

Sheet no. 3 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **112,362.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$ **216,119.38**

IN RE NOTTA CEREZO, FERNANDO EFRAINCase No. 10-03247-7

Debtor(s)

(if known)

**AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>WIFE</b>	AGE(S): <b>68</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	<b>See Schedule Attached</b>	

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)  
2. Estimated monthly overtime

**3. SUBTOTAL****4. LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and Social Security  
b. Insurance  
c. Union dues  
d. Other (specify) \_\_\_\_\_

**5. SUBTOTAL OF PAYROLL DEDUCTIONS****6. TOTAL NET MONTHLY TAKE HOME PAY**

7. Regular income from operation of business or profession or farm (attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social Security or other government assistance  
(Specify) **SOCIAL SECURITY**

**12. Pension or retirement income****13. Other monthly income**(Specify) **PRIVATE DISABILITY UNTIL AGE 65****14. SUBTOTAL OF LINES 7 THROUGH 13****15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) <b>SOCIAL SECURITY</b>	\$ <b>1,424.00</b>	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) <b>PRIVATE DISABILITY UNTIL AGE 65</b>	\$ <b>410.00</b>	\$ <b>1,015.42</b>
	\$ <b>3,000.00</b>	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 4,834.00</b>	<b>\$ 1,015.42</b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 4,834.00</b>	<b>\$ 1,015.42</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 5,849.42</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

Debtor(s)

**AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>DISABILITY RECIPIENT</b>	
How long employed	<b>3 years</b>	
Address of Employer		
Occupation		
Name of Employer	<b>SOCIAL SECURITY RECIPIENT</b>	
How long employed	<b>1 years</b>	
Address of Employer		

IN RE **MOTTA CEREZO, FERNANDO EFRAIN**Case No. **10-03247-7**

Debtor(s)

(If known)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>3,389.62</b>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <b>400.00</b>
b. Water and sewer	\$ <b>30.00</b>
c. Telephone	\$ <b>30.00</b>
d. Other <b>See Schedule Attached</b>	\$ <b>589.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>40.00</b>
4. Food	\$ <b>400.00</b>
5. Clothing	\$ <b>50.00</b>
6. Laundry and dry cleaning	\$ <b>30.00</b>
7. Medical and dental expenses	\$ <b>250.00</b>
8. Transportation (not including car payments)	\$ <b>260.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>50.00</b>
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$ <b>140.00</b>
c. Health	\$
d. Auto	\$
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <b>CAR LICENSE (PRORATED)</b>	\$ <b>16.00</b>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other <b>See Schedule Attached</b>	\$ <b>3,025.17</b>
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other <b>PERSONAL CARE &amp; GROOMING</b>	\$ <b>60.00</b>
<b>LENSES (PRORATED)</b>	\$ <b>59.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ <b>8,818.79</b>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**None**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <b>5,849.42</b>
b. Average monthly expenses from Line 18 above	\$ <b>8,818.79</b>
c. Monthly net income (a. minus b.)	\$ <b>-2,969.37</b>

Debtor(s)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Continuation Sheet - Page 1 of 1

## Other Utilities (DEBTOR)

CELLULAR	210.00
GAS FLUID	100.00
EXTERMINATING	35.00
GARDENER	125.00
CABLE TV & INTERNET	119.00

## Other Installment Payments (DEBTOR)

CAR CARE & MAINTENANCE	30.00
TOLLS	17.00
SECOND MORTGAGE LOAN - WESTERNBANK	2,978.17



IN RE MOTTA CEREZO, FERNANDO EFRAINCase No. 10-03247-7

Debtor(s)

(If known)

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 26, 2010 Signature: /s/ FERNANDO EFRAIN MOTTA CEREZO  
**FERNANDO EFRAIN MOTTA CEREZO**

Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
 (Joint Debtor, if any)  
 [If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. (Required by 11 U.S.C. § 110.) \_\_\_\_\_

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*